

DEBT

INTEREST FREE LOAN

The linguistic meaning of the word dayn (debt) in Arabic has to do with submission and humiliation. The connection between the shar'i meaning and the linguistic meaning is clear.

THE DEBTOR IS A PRISONER.

The fuqaha' define:

"DAYN (DEBT) AS AN OBLIGATION TO BE FULFILLED."
(Al Mawsoo'ah Al Fiqhiyyah, Vol 21, Page 102)

The Prophet Muhammad (صلى الله عليه وسلم) said:

"YOUR COMPANION IS BEING DETAINED BY HIS DEBT."
(Abu Dawud 3341)

Islam takes the matter of debt very seriously and warns against it and urges the Muslim to avoid it as much as possible.

Narrated by Ayesha (رضي الله عنه) that,

The Prophet Muhammad (صلى الله عليه و سلم) used to say in his prayer:

“ALLAAHUMMA INNI A’OODHI BIKA MIN AL-MATHAM WA’L-MAGHRAM”
“(O Allah, I seek refuge with You from sin and heavy debt).”

Someone said to him:

“How often you seek refuge from heavy debt!”

He (صلى الله عليه و سلم) said:

“WHEN A MAN GETS INTO DEBT, HE SPEAK AND TELLS LIES, AND HE MAKES A PROMISE AND BREAKS IT.”
(Bukharee 832 & Muslim 589)

Narrated by Muhammad Ibn Jahsh (رضي الله عنه) that,

“We were sitting with the Messenger of Allah (صلى الله عليه و سلم) when he raised his head towards the sky, then he put his palm on his forehead and said:

“SUBHAN-ALLAH! WHAT A STRICT ISSUE HAS BEEN REVEALED TO ME!”

We remained silent and were afraid. The following morning, I asked him,

“O Messenger of Allah, what is this strict issue that has been revealed?”

He (صلى الله عليه و سلم) said,

“BY THE ONE IN WHOSE HAND IS MY SOUL, IF A MAN WERE KILLED IN BATTLE FOR THE SAKE OF ALLAAH, THEN BROUGHT BACK TO LIFE, THEN KILLED AND BROUGHT BACK TO LIFE AGAIN, THEN KILLED, AND HE OWED A DEBT, HE WOULD NOT ENTER PARADISE UNTIL HIS DEBT WAS PAID OFF.”
(An Nasaa’i 4605)

The Prophet (صلى الله عليه و سلم) refrained from offering the funeral prayer for one who had died owing two dinars, until Abu Qatādah (رضي الله عنه) promised to pay it off for him. When he saw him the following day and said,

I have paid it off,

The Prophet (صلى الله عليه و سلم) said:

“NOW HIS SKIN HAS BECOME COOL FOR HIM.”

(Musnad Ahmad, Vol 3, Page 629; classed as hasan by An Nawawi in Al Khalaasah, Vol 2, Page 931 and by Ibn Muflih in Al Adab Al Shar’iyyah, Vol 1, Page 104)

Al-Hafiz Ibn Hajar (رحيم الله) said,

THIS HADEETH INDICATES HOW DIFFICULT THE ISSUE OF DEBT IS, AND THAT IT SHOULD NOT BE UNDERTAKEN EXCEPT IN CASES OF NECESSITY.

(Fath Al Bari, Vol 4, Page 547)

Narrated by Thawbaan (رضي الله عنه) that,

The Prophet Muhammad (صلى الله عليه و سلم) said:

“WHOEVER DIES FREE FROM THREE THINGS – ARROGANCE, CHEATING AND DEBT – WILL ENTER PARADISE.”

(Tirmidhi 1572)

Narrated by Abu Hurayrah (رضي الله عنه) said:

The Prophet Muhammad (صلى الله عليه و سلم) said:

“THE SOUL OF THE BELIEVER IS SUSPENDED BECAUSE OF HIS DEBT UNTIL IT IS PAID OFF.”

(Tirmidhi 1078)

Al Mubaarakfoori (رحيم الله) said:

The words

“THE SOUL OF THE BELIEVER IS SUSPENDED”

Al Suyooti (رحيم الله) said:

“IT IS DETAINED AND KEPT FROM REACHING ITS NOBLE DESTINATION.”

Al-Iraqi (رحيم الله) said:

“NO JUDGEMENT IS PASSED AS TO WHETHER IT WILL BE SAVED OR DOOMED UNTIL IT IS DETERMINED WHETHER HIS DEBT WILL BE PAID OFF OR NOT.”

(Tuhfat Al Ahwadhi, Vol 4, Page 164)

It was also narrated that many of the salaf warned against debt:

Narrated by Umar Ibn Al Khattab (رضي الله عنه) that,

“BEWARE OF DEBT, FOR IT STARTS WITH WORRY AND IT ENDS WITH WAR.”

(Malik in Al Muwatta', Vol 2, Page 770)

Narrated by Ibn 'Umar (رضي الله عنه) that,

“O HUMRAAN, FEAR ALLAAH AND DO NOT DIE IN DEBT, LEST IT BE TAKEN FROM YOUR GOOD DEEDS WHEN THERE WILL BE NO DINARS AND NO DIRHAMS.”

(Musannaf 'Abd Al Razzaaq, Vol 3, Page 57)

These stern warnings about debt only came because of the negative consequences to which it leads both on an individual level and on a community level.

With regard to the personal level, Al Qurtubi (رحيم الله) said:

Our scholars said:

“It is a disgrace and a humiliation because it preoccupies the mind and makes one worried about paying it off, and makes one feel humiliated before the lender when meeting him, and feeling that he is doing one a favour when accepting a delay in payment. Perhaps he may promise himself that he will pay it off then break that promise, or speak to the lender and lie to him, or swear an oath to him then break it, and so on. Moreover, he may die without having paid off the debt so he will be held hostage because of it.”

The Prophet Muhammad (صلى الله عليه و سلم) said:

“THE SOUL OF THE BELIEVER IS HELD HOSTAGE BY HIS DEBT IN HIS GRAVE UNTIL IT IS PAID OFF.”
(Tirmidhi 1078)

All of that undermines one's religious commitment. With regard to the community level, specialists have described the negative consequences and the danger it poses to the economy as follows:

- Desire for immediate gratification with no thought of the future
- Lack of responsibility and self-reliance
- Poor distribution of wealth

Based on the above, the scholars have stipulated three conditions for debt to be permissible:

- The borrower should be determined to repay it.
- It should be known or thought most likely that he is able to repay
- It should be for something that is permissible in Sharee'ah

Ibn 'Abd Al Barr (رحيم الله) said:

The debt for which a person will be kept out of Paradise and Allah knows best is that for which he left behind enough to pay it off but he did not leave instructions to that effect, or he was able to pay it off but did not do so, or he took the loan for some unlawful or extravagant matter and died without having paid it off.

As for the one who took a loan for something lawful because he was poor, and he died without leaving behind anything to pay it off, Allah will not keep him from Paradise because of it, Insha'Allah."
(Al Tamheed, Vol 23, Page 238)

So long as you have taken on a debt so that you can fulfil the duty of helping your husband and family to pay for living expenses, you will be rewarded by Allah for this good deed. I ask Allah to reward you greatly for that. Remember that He will help you to pay off this debt.

The Prophet Muhammad (صلى الله عليه و سلم) said:

"THE ONE WHO TAKES PEOPLE'S WEALTH INTENDING TO PAY IT BACK, ALLAAH WILL PAY IT BACK FOR HIM, AND THE ONE WHO TAKES IT INTENDING TO DESTROY IT, ALLAH WILL DESTROY HIM."
(Saheeh Bukharee 2387)

Seek help with that by working and striving hard to pay off the debt, and by putting your trust in Allah, and praying to Him to make it easy for you to pay off your debt.

In the Sunnah there are a number of du'aa's which specifically seek the help of Allah in paying off debts.

Narrated by 'Ali (رضي الله عنه) that,

"A mukaatib (slave who had entered into a contract of manumission) came to him and said:

"I am unable to pay off my manumission; help me."

He (رضي الله عنه) said:

"Shall I not tell you some words which the Messenger of Allah (صلى الله عليه وسلم) taught me? And if you have debt like the mountain of Seer, Allah will pay it off for you.

He (رضي الله عنه) said:

'Say: "ALLAAHUMMA AKFINI BI HALAALIKA 'AN HARAAMIKA WA AGHNINI BI FADLIKA 'AMMAN SIWAAKA."

(O Allah, suffice me with what You have permitted so that that I have no need of that which You have forbidden, and make me independent of means by Your bounty so that I have no need of anyone besides You)."

(Tirmidhi 2563)

Ibn Qudamah (رحيم الله) said:

"Whoever owes a debt that is due to be paid now or at some time in the future, it is not permissible for him to go out to fight except with the permission of his creditor, unless he leaves behind enough to pay it off or leaves something in pledge with him or he asks someone else to act as his guarantor."

(Al Mughni, Vol 13, Page 28)

The evidence for that is that a man came to Prophet (صلى الله عليه و سلم) and said:

“O Messenger of Allah, if I am killed for the sake of Allah, and bear that with patience, seeking the reward of Allah, will that expiate for my sins?

He (صلى الله عليه و سلم) said:

“YES, EXCEPT FOR DEBT. JIBREEL TOLD ME THAT.”
(Saheeh Muslim)

That is because what is sought in jihad is martyrdom in which a person loses his life, and the rights and dues of others are lost as a result.

But if it is a case where jihad becomes an individual obligation, then he does not need the permission of his creditor, because it is the matter of individual obligation, which takes precedence over other duties, as in the case of all other individual obligations.

If he leaves behind enough to pay it off or asks someone to act as his guarantor, then he may go and fight without (his creditor's) permission. This was stated by Imam Ahmad concerning one who leaves behind enough to pay it off.

That is because ‘Abd-Allah Ibn Haram, the father of Jaabir Ibn ‘Abd-Allah, went out to Uhud, and he owed a great debt. He was martyred and his son paid off his debt, with the knowledge of the Prophet (صلى الله عليه و سلم), and the Prophet did not criticize him for that, rather he praised him and said:

“THE ANGELS CONTINUED TO SHADE HIM WITH THEIR WINGS, UNTIL YOU LIFTED HIM (FROM THE BATTLEFIELD).”

And he (صلى الله عليه و سلم) said to his son Jabir:

“DO YOU KNOW THAT ALLAH BROUGHT YOUR FATHER TO LIFE AND SPOKE TO HIM DIRECTLY?”
(Al Mawsoo’ah Al Fiqhiyyah, Vol 16, Page 135)

But if jihad becomes an individual obligation, there is no dispute among the scholars that there is no need for permission from the creditor.”

If you took out these loans intending to pay them back, then you must think positively of Allah and trust that He will enable you to pay them off.

The Prophet Muhammad (صلى الله عليه و سلم) said:

“ALLAH WILL BE WITH THE BORROWER UNTIL HE PAYS OFF HIS DEBT, SO LONG AS IT (THE LOAN) IS NOT FOR SOMETHING THAT ALLAAH DISLIKES.”

(Ibn Majah 2409)

If the loan is not written down and the debtor denies it or takes a long time to repay it, then the lender has no one to blame but himself, because he exposed his property to loss.

It was narrated from the Prophet (صلى الله عليه و سلم) that if a loan is not written down, the du’aa’ of the lender against the debtor will not be accepted if he takes too long to pay or he denies the loan.

The Prophet Muhammad (صلى الله عليه و سلم) said:

“THERE ARE THREE WHO CALL UPON ALLAAH BUT THEIR PRAYER WILL NOT BE ANSWERED: A MAN WHO LENT MONEY TO ANOTHER MAN BUT HE DID NOT HAVE (THE LOAN) WITNESSED.”

(Saheeh Al Jami 3075)